

| <b>United States Bankruptcy Court</b><br><b>NORTHERN DISTRICT OF MISSISSIPPI</b><br><b>OXFORD DIVISION</b>  |  |   |  | <b>Voluntary Petition</b>  |                                  |
|---|--|---|--|--|----------------------------------|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Englehardt, Elvis A</b>  |  |   | Name of Joint Debtor (Spouse) (Last, First, Middle):<br><b>Englehardt, Tammy J.</b>  |  |                                  |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):   |  |   | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):                        |  |                                  |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):<br><b>xxx-xx-0374</b>  |  |   | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):<br><b>xxx-xx-1630</b> |  |                                  |
| Street Address of Debtor (No. and Street, City, and State):<br><b>71 CR 325</b><br><b>Taylor, MS</b>  |  |   | Street Address of Joint Debtor (No. and Street, City, and State):<br><b>71 CR 325</b><br><b>Taylor, MS</b>                         |  |                                  |
| <div style="text-align: right; border: 1px solid black; padding: 2px;">             ZIP CODE<br/> <b>38673</b> </div>   |  |   | <div style="text-align: right; border: 1px solid black; padding: 2px;">             ZIP CODE<br/> <b>38673</b> </div>              |  |                                  |
| County of Residence or of the Principal Place of Business:<br><b>Lafayette</b>  |  |   | County of Residence or of the Principal Place of Business:<br><b>Lafayette</b>   |  |                                  |
| Mailing Address of Debtor (if different from street address):<br><b>71 CR 325</b><br><b>Taylor, MS</b>  |  |   | Mailing Address of Joint Debtor (if different from street address):  |  |                                  |
| <div style="text-align: right; border: 1px solid black; padding: 2px;">             ZIP CODE<br/> <b>38673</b> </div>   |  |   | <div style="text-align: right; border: 1px solid black; padding: 2px;">             ZIP CODE           </div>                      |  |                                  |
| Location of Principal Assets of Business Debtor (if different from street address above):   |  |   |  |  |                                  |
| <div style="text-align: right; border: 1px solid black; padding: 2px;">             ZIP CODE           </div>   |  |   |  |  |                                  |
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box.)<br><br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)  |  | <b>Nature of Business</b><br>(Check one box.)<br><br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other  |  | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)<br><br><input checked="" type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13<br><div style="margin-top: 10px;"> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding<br/> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding           </div> |                                  |
| <b>Chapter 15 Debtors</b><br>Country of debtor's center of main interests:<br><br>Each country in which a foreign proceeding by, regarding, or against debtor is pending:   |  | <b>Tax-Exempt Entity</b><br>(Check box, if applicable.)<br><br><input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).   |  | <b>Nature of Debts</b><br>(Check one box.)<br><br><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."<br><input type="checkbox"/> Debts are primarily business debts.   |                                  |
| <b>Filing Fee</b> (Check one box.)<br><br><input checked="" type="checkbox"/> Full Filing Fee attached.<br><br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  |  | <b>Check one box: Chapter 11 Debtors</b><br><input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br><b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).<br><br><b>Check all applicable boxes:</b><br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |  |  |                                  |
| <b>Statistical/Administrative Information</b><br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  |  |   |  |  | THIS SPACE IS FOR COURT USE ONLY |
| <b>Estimated Number of Creditors</b><br><div style="display: flex; justify-content: space-between;"> <span><input checked="" type="checkbox"/> 1-49</span> <span><input type="checkbox"/> 50-99</span> <span><input type="checkbox"/> 100-199</span> <span><input type="checkbox"/> 200-999</span> <span><input type="checkbox"/> 1,000-5,000</span> <span><input type="checkbox"/> 5,001-10,000</span> <span><input type="checkbox"/> 10,001-25,000</span> <span><input type="checkbox"/> 25,001-50,000</span> <span><input type="checkbox"/> 50,001-100,000</span> <span><input type="checkbox"/> Over 100,000</span> </div>  |  |   |  |  |                                  |
| <b>Estimated Assets</b><br><div style="display: flex; justify-content: space-between;"> <span><input checked="" type="checkbox"/> \$0 to \$50,000</span> <span><input type="checkbox"/> \$50,001 to \$100,000</span> <span><input type="checkbox"/> \$100,001 to \$500,000</span> <span><input type="checkbox"/> \$500,001 to \$1 million</span> <span><input type="checkbox"/> \$1,000,001 to \$10 million</span> <span><input type="checkbox"/> \$10,000,001 to \$50 million</span> <span><input type="checkbox"/> \$50,000,001 to \$100 million</span> <span><input type="checkbox"/> \$100,000,001 to \$500 million</span> <span><input type="checkbox"/> \$500,000,001 to \$1 billion</span> <span><input type="checkbox"/> More than \$1 billion</span> </div>      |  |   |  |  |                                  |
| <b>Estimated Liabilities</b><br><div style="display: flex; justify-content: space-between;"> <span><input type="checkbox"/> \$0 to \$50,000</span> <span><input checked="" type="checkbox"/> \$50,001 to \$100,000</span> <span><input type="checkbox"/> \$100,001 to \$500,000</span> <span><input type="checkbox"/> \$500,001 to \$1 million</span> <span><input type="checkbox"/> \$1,000,001 to \$10 million</span> <span><input type="checkbox"/> \$10,000,001 to \$50 million</span> <span><input type="checkbox"/> \$50,000,001 to \$100 million</span> <span><input type="checkbox"/> \$100,000,001 to \$500 million</span> <span><input type="checkbox"/> \$500,000,001 to \$1 billion</span> <span><input type="checkbox"/> More than \$1 billion</span> </div> |  |   |  |  |                                  |

**Voluntary Petition***(This page must be completed and filed in every case.)*Name of Debtor(s): **Elvis A Englehardt  
Tammy J. Englehardt****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet.)

|  |                                      |                                 |
|--|--------------------------------------|---------------------------------|
| Location Where Filed:<br><b>msnbke</b> | Case Number:<br><b>1:05-bk-16560</b> | Date Filed:<br><b>9/22/2005</b> |
| Location Where Filed:<br><b>msnbke</b> | Case Number:<br><b>1:05-bk-16560</b> | Date Filed:<br><b>8/6/1998</b>  |

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet.)

|                                |               |             |
|--------------------------------|---------------|-------------|
| Name of Debtor:<br><b>None</b> | Case Number:  | Date Filed: |
| District:                      | Relationship: | Judge:      |

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).

**X /s/ Frank M. Hurdle  
Frank M. Hurdle****4/30/2014  
Date****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.  
☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.**Information Regarding the Debtor - Venue**  
(Check any applicable box.)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state

**Certification by a Debtor Who Resides as a Tenant of Residential Property**  
(Check all applicable boxes.)☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)\_\_\_\_\_  
(Name of landlord that obtained judgment)\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*Name of Debtor(s): **Elvis A Englehardt**  
**Tammy J. Englehardt****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Elvis A Englehardt**Elvis A Englehardt****X** /s/ Tammy J. Englehardt**Tammy J. Englehardt**

Telephone Number (If not represented by attorney)

4/30/2014

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X** \_\_\_\_\_

(Signature of Foreign Representative)

\_\_\_\_\_  
(Printed Name of Foreign Representative)\_\_\_\_\_  
Date**Signature of Attorney\*****X** /s/ Frank M. Hurdle**Frank M. Hurdle**Bar No. **9709****The Law Office of Frank M Hurdle****P.O. Box 2777****Oxford, MS 38655**Phone No. (662) 236-7800Fax (606) 934-04014/30/2014

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_

Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual\_\_\_\_\_  
Title of Authorized Individual\_\_\_\_\_  
Date\_\_\_\_\_  
Address**X** \_\_\_\_\_\_\_\_\_\_  
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF MISSISSIPPI**  
**OXFORD DIVISION**

In re: **Elvis A Englehardt**  
**Tammy J. Englehardt**

Case No. \_\_\_\_\_  
 (if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
 CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09)  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF MISSISSIPPI**  
**OXFORD DIVISION**

In re: **Elvis A Englehardt**  
**Tammy J. Englehardt**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Elvis A Englehardt  
Elvis A Englehardt

Date: 4/30/2014

Document Page 6 of 41  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF MISSISSIPPI**  
**OXFORD DIVISION**

In re: **Elvis A Englehardt**  
**Tammy J. Englehardt**

Case No. \_\_\_\_\_  
 (if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
 CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Document Page 7 of 41  
B 1D (Official Form 1, Exhibit D) (12/09)  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF MISSISSIPPI**  
**OXFORD DIVISION**

In re: **Elvis A Englehardt**  
**Tammy J. Englehardt**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Tammy J. Englehardt  
Tammy J. Englehardt

Date: 4/30/2014

In re Elvis A Englehardt  
Tammy J. Englehardt

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE A - REAL PROPERTY**

| Description and Location of Property   | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption | Amount Of Secured Claim |
|--|---|------------------------------------|--|-------------------------|
| Homestead 26 CR 124, Bruce MS<br>2 Acres in Bruce that served as homestead before unlawful ouster through use of forged deed and threats of violence | fee simple                              | C                                  | \$18,500.00  | \$0.00                  |
| Total:   |   |                                    | \$18,500.00  |                         |

(Report also on Summary of Schedules)



In re Elvis A Englehardt  
Tammy J. Englehardt

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE B - PERSONAL PROPERTY

| Type of Property   | None     | Description and Location of Property  | Husband, Wife, Joint,<br>or Community | Current Value of<br>Debtor's Interest<br>in Property,<br>Without Deducting<br>any Secured<br>Claim or<br>Exemption |
|--|----------|---|---------------------------------------|--|
| 1. Cash on hand.   | <b>X</b> |   |                                       |  |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives. | <b>X</b> |   |                                       |  |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  | <b>X</b> |   |                                       |  |
| 4. Household goods and furnishings, including audio, video and computer equipment.   |          | Television  | C                                     | \$100.00   |
|  |          | 2 televisions, \$50 each  | C                                     | \$100.00   |
|  |          | 2 Entertainment Centers   | C                                     | \$100.00   |
|  |          | Coffee table  | C                                     | \$15.00  |
|  |          | 2 End Tables  | C                                     | \$20.00  |
|  |          | Computer  | C                                     | \$200.00   |
|  |          | 2 Beds  | C                                     | \$200.00   |
|  |          | Various items of household furniture with no item having a value of more than \$200 | C                                     | \$300.00   |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.  |          | Various books   | C                                     | \$20.00  |
|  |          | 8 items of reproduction art   | C                                     | \$20.00  |
| 6. Wearing apparel.  |          | Old Clothing  | C                                     | \$100.00   |

In re Elvis A Englehardt  
Tammy J. Englehardt

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

| Type of Property  | None | Description and Location of Property | Husband, Wife, Joint,<br>or Community | Current Value of<br>Debtor's Interest<br>in Property,<br>Without Deducting<br>any Secured<br>Claim or<br>Exemption |
|---|------|--------------------------------------|---------------------------------------|--|
|   |      | Shoes and accessories                | C                                     | \$100.00   |
| 7. Furs and jewelry.  | X    |                                      |                                       |  |
| 8. Firearms and sports, photo-graphic, and other hobby equipment.   |      | one shotgun                          | C                                     | \$200.00   |
| 9. Interests in insurance policies.<br>Name insurance company of each<br>policy and itemize surrender or<br>refund value of each.   | X    |                                      |                                       |  |
| 10. Annuities. Itemize and name<br>each issuer.   | X    |                                      |                                       |  |
| 11. Interests in an education IRA as<br>defined in 26 U.S.C. § 530(b)(1) or<br>under a qualified State tuition plan<br>as defined in 26 U.S.C. § 529(b)(1).<br>Give particulars. (File separately<br>the record(s) of any such interest(s).<br>11 U.S.C. § 521(c).) | X    |                                      |                                       |  |
| 12. Interests in IRA, ERISA, Keogh,<br>or other pension or profit sharing<br>plans. Give particulars.   | X    |                                      |                                       |  |
| 13. Stock and interests in incorpo-<br>rated and unincorporated businesses.<br>Itemize.   | X    |                                      |                                       |  |
| 14. Interests in partnerships or joint<br>ventures. Itemize.  | X    |                                      |                                       |  |
| 15. Government and corporate bonds<br>and other negotiable and non-<br>negotiable instruments.  | X    |                                      |                                       |  |

B6B (Official Form 6B) (12/07) -- Cont.

In re Elvis A Englehardt  
Tammy J. EnglehardtCase No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

| Type of Property   | None     | Description and Location of Property   | Husband, Wife, Joint,<br>or Community | Current Value of<br>Debtor's Interest<br>in Property,<br>Without Deducting<br>any Secured<br>Claim or<br>Exemption |
|--|----------|--|---------------------------------------|--|
| 16. Accounts receivable.   | <b>X</b> |  |                                       |  |
| 17. Alimony, maintenance, support,<br>and property settlements to which the<br>debtor is or may be entitled. Give<br>particulars.  | <b>X</b> |  |                                       |  |
| 18. Other liquidated debts owed to<br>debtor including tax refunds. Give<br>particulars.   | <b>X</b> |  |                                       |  |
| 19. Equitable or future interests, life<br>estates, and rights or powers exercis-<br>able for the benefit of the debtor other<br>than those listed in Schedule A - Real<br>Property.       |          | Pro rata share of state tax refund, if any<br>Pro rata share of federal tax refund, if any<br>Pro rata portion of EIC tax refund or other tax credit, if any   | C                                     | \$0.00   |
|  |          | Any recovery in a civil action from creditor Jim Aron for<br>physical injury, pain and suffering, future medical expenses,<br>as well as any additional statutory penalties for same. Also,<br>any recovery in a civil action based on a finding of fact that<br>debtor's damages were caused by criminal conduct of<br>creditor Jim Aron. | C                                     | Unknown  |
| 20. Contingent and noncontingent<br>interests in estate of a decedent, death<br>benefit plan, life insurance policy, or<br>trust.  | <b>X</b> |  |                                       |  |
| 21. Other contingent and unliqui-<br>dated claims of every nature,<br>including tax refunds, counterclaims<br>of the debtor, and rights to setoff<br>claims. Give estimated value of each. | <b>X</b> |  |                                       |  |
| 22. Patents, copyrights, and other<br>intellectual property. Give<br>particulars.  | <b>X</b> |  |                                       |  |

B6B (Official Form 6B) (12/07) -- Cont.

In re Elvis A Englehardt  
Tammy J. EnglehardtCase No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

| Type of Property  | None     | Description and Location of Property | Husband, Wife, Joint,<br>or Community | Current Value of<br>Debtor's Interest<br>in Property,<br>Without Deducting<br>any Secured<br>Claim or<br>Exemption |
|---|----------|--------------------------------------|---------------------------------------|--|
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | <b>X</b> |                                      |                                       |  |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | <b>X</b> |                                      |                                       |  |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.  |          | 2013 Honda Rancher 4-wheeler         | C                                     | \$6,000.00   |
|   |          | 2002 Dodge Ram 1500                  | C                                     | \$3,500.00   |
|   |          | 2003 Chevy Trailblazer               | C                                     | \$3,800.00   |
|   |          | 2011 Hyunda Accent                   | C                                     | \$9,500.00   |
| 26. Boats, motors, and accessories.   | <b>X</b> |                                      |                                       |  |
| 27. Aircraft and accessories.   | <b>X</b> |                                      |                                       |  |
| 28. Office equipment, furnishings, and supplies.  | <b>X</b> |                                      |                                       |  |
| 29. Machinery, fixtures, equipment, and supplies used in business.  | <b>X</b> |                                      |                                       |  |
| 30. Inventory.  | <b>X</b> |                                      |                                       |  |
| 31. Animals.  | <b>X</b> |                                      |                                       |  |
| 32. Crops - growing or harvested. Give particulars.   | <b>X</b> |                                      |                                       |  |

Case No. \_\_\_\_\_  
(if known)

## Continuation Sheet No. 4

4 continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Elvis A Englehardt  
Tammy J. Englehardt

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: ☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*  
(Check one box)

- ☐ 11 U.S.C. § 522(b)(2)  
☒ 11 U.S.C. § 522(b)(3)

| Description of Property  | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--|--------------------------------------|----------------------------|---|
| Homestead 26 CR 124, Bruce MS<br>2 Acres in Bruce that served as homestead before unlawful ouster through use of forged deed and threats of violence | Miss. Code Ann. § 85-3-21            | \$18,500.00                | \$18,500.00   |
| Television   | Miss. Code Ann. § 85-3-1(a)          | \$100.00                   | \$100.00  |
| 2 televisions, \$50 each   | Miss. Code Ann. § 85-3-1(a)          | \$100.00                   | \$100.00  |
| 2 Entertainment Centers  | Miss. Code Ann. § 85-3-1(a)          | \$100.00                   | \$100.00  |
| Coffee table   | Miss. Code Ann. § 85-3-1(a)          | \$15.00                    | \$15.00   |
| 2 End Tables   | Miss. Code Ann. § 85-3-1(a)          | \$20.00                    | \$20.00   |
| Computer   | Miss. Code Ann. § 85-3-1(a)          | \$200.00                   | \$200.00  |
| 2 Beds   | Miss. Code Ann. § 85-3-1(a)          | \$200.00                   | \$200.00  |
| Various items of household furniture with no item having a value of more than \$200  | Miss. Code Ann. § 85-3-1(a)          | \$300.00                   | \$300.00  |
| Various books  | Miss. Code Ann. § 85-3-1(a)          | \$20.00                    | \$20.00   |
| 8 items of reproduction art  | Miss. Code Ann. § 85-3-1(a)          | \$20.00                    | \$20.00   |
| Old Clothing   | Miss. Code Ann. § 85-3-1(a)          | \$100.00                   | \$100.00  |
| Shoes and accessories  | Miss. Code Ann. § 85-3-1(a)          | \$100.00                   | \$100.00  |
| * Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to c commenced on or after the date of adjustment.           |                                      | <b>\$19,775.00</b>         | <b>\$19,775.00</b>                                    |

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 1

[illegible]

B6D (Official Form 6D) (12/07)

In re **Elvis A Englehardt****Tammy J. Englehardt**Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND<br>MAILING ADDRESS<br>INCLUDING ZIP CODE AND<br>AN ACCOUNT NUMBER<br>(See Instructions Above.) | DEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED, NATURE<br>OF LIEN, AND<br>DESCRIPTION AND<br>VALUE OF<br>PROPERTY SUBJECT<br>TO LIEN  | CONTINGENT<br>UNLIQUIDATED<br>DISPUTED | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|---|---|--|--|---------------------------------|
| ACCT #: xxxxxxxx0377<br><br><b>Colonial Auto Finance/<br/>802 Se Plaza Ave Ste 114<br/>Bentonville, AR 72712</b>   | J   | DATE INCURRED: <b>11/2013</b><br>NATURE OF LIEN:<br><b>Automobile</b><br>COLLATERAL:<br><b>Auto</b><br>REMARKS:<br><br>VALUE: <b>\$3,800.00</b>   |  | <b>\$11,473.00</b>   | <b>\$7,673.00</b>               |
| ACCT #: xxxxxx-xxxxx-x6522<br><br><b>Community Finance<br/>P.O. Box 606<br/>Bruce, MS 38915</b>                    | C   | DATE INCURRED:<br>NATURE OF LIEN:<br><b>Non-Purchase Money</b><br>COLLATERAL:<br><b>truck, four-wheeler, gun</b><br>REMARKS:<br><br>VALUE: <b>\$9,700.00</b>  |  | <b>\$10,000.00</b>   | <b>\$300.00</b>                 |
| ACCT #:<br><br><b>Community Finance<br/>P.O. Box 606<br/>Bruce, MS 38915</b>                                       | C   | DATE INCURRED:<br>NATURE OF LIEN:<br><b>Non-Purchase Money</b><br>COLLATERAL:<br><b>destroyed</b><br>REMARKS:<br><b>This debt was secured by 3 TVs and<br/>a side by side freezer which were<br/>destroyed in fire</b><br><br>VALUE: <b>\$0.00</b>                                      |  | <b>\$2,544.00</b>  | <b>\$2,544.00</b>               |
| ACCT #:<br><br><b>Jim Aron<br/>P.O. Box 182<br/>Bruce, MS 38915</b>  | J   | DATE INCURRED:<br>NATURE OF LIEN:<br><b>unknown</b><br>COLLATERAL:<br><b>Homestead 26 CR 124, Bruce MS</b><br>REMARKS:<br><b>Debtors dispute all claims made by<br/>Jim Aron and maintain that they are<br/>entitled to property free and clear of</b><br><br>VALUE: <b>\$18,500.00</b> | X                                      | <b>Unknown</b>   | <b>Unknown</b>                  |
| <b>Subtotal (Total of this Page) &gt;</b>  |   |   |  | <b>\$24,017.00</b>   | <b>\$10,517.00</b>              |
| <b>Total (Use only on last page) &gt;</b>  |   |   |  |  |                                 |

1 continuation sheets attached(Report also  
on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain  
Liabilities)



B6D (Official Form 6D) (12/07) - Cont.

In re **Elvis A Englehardt****Tammy J. Englehardt**Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

| CREDITOR'S NAME AND<br>MAILING ADDRESS<br>INCLUDING ZIP CODE AND<br>AN ACCOUNT NUMBER<br>(See Instructions Above.) | CODEBETOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED, NATURE<br>OF LIEN, AND<br>DESCRIPTION AND<br>VALUE OF<br>PROPERTY SUBJECT<br>TO LIEN                                  | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|--|---|------------|--------------|----------|--|---------------------------------|
|  |  |   |            |              |          |  |                                 |
| ACCT #: xxxxxxxxxxxxxx1000   | J  | DATE INCURRED: <b>12/2013</b><br>NATURE OF LIEN:<br><b>Automobile</b><br>COLLATERAL:<br><b>Hyundai auto</b><br>REMARKS:<br><b>Current Account</b> |            |              |          | <b>\$8,502.00</b>  |                                 |
| <b>Santander Consumer Usa</b><br><b>Po Box 961245</b><br><b>Ft Worth, TX 76161</b>                                 |  |   |            |              |          |  |                                 |
|  |  | VALUE: <b>\$15,500.00</b>   |            |              |          |  |                                 |
|  |  |   |            |              |          |  |                                 |
|  |  |   |            |              |          |  |                                 |
|  |  |   |            |              |          |  |                                 |
|  |  |   |            |              |          |  |                                 |
| Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims        |  |   |            |              |          | <b>\$8,502.00</b>  | <b>\$0.00</b>                   |
| Total (Total of this Page) >   |  |   |            |              |          | <b>\$32,519.00</b>   | <b>\$10,517.00</b>              |
| Total (Use only on last page) >  |  |   |            |              |          |  |                                 |

(Report also  
on  
Summary of  
Schedules.)(If applicable,  
report also on  
Statistical  
Summary of  
Certain  
Liabilities)

B6E (Official Form 6E) (04/13)

In re **Elvis A Englehardt**  
**Tammy J. Englehardt**Case No. \_\_\_\_\_  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian,  
or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of

☐ **Wages, salaries, and commissions**Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to  
qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use,

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors  
of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed

*\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of*  No   continuation sheets attached

B6F (Official Form 6F) (12/07)

In re **Elvis A Englehardt**  
**Tammy J. Englehardt**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)       | CODEBTOR<br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br><br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE.                                    | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|---|--|---|------------|--------------|----------|--------------------|
| ACCT #: <b>xx7939</b><br><b>21st Mtg</b><br><b>Attn: Legal</b><br><b>P.O. Box 477</b><br><b>Knoxville, TN 37901</b> | <b>J</b>   | DATE INCURRED: <b>02/2013</b><br>CONSIDERATION:<br><b>Mobile Home</b><br>REMARKS:<br><b>Voluntary Surrender</b><br><b>Account Closed By Grantor</b> |            |              |          | <b>\$21,895.00</b> |
| ACCT #: <b>xxx6220</b><br><b>ATT/Eoxcca</b><br><b>P.O. Box 981008</b><br><b>Boston, MA 02298</b>                    | <b>C</b>   | DATE INCURRED:<br>CONSIDERATION:<br><b>Non-Purchase Money</b><br>REMARKS:   |            |              |          | <b>\$683.32</b>    |
| ACCT #:<br><b>Baptist Memorial Hospital, Union Co.</b><br><b>200 Mississippi 30</b><br><b>New Albany, MS 38652</b>  | <b>J</b>   | DATE INCURRED:<br>CONSIDERATION:<br><b>Medical</b><br>REMARKS:<br><b>Being collected by Revenue Recovery Corp</b>                                   |            |              |          | <b>\$728.00</b>    |
| <b>Representing:</b><br><b>Baptist Memorial Hospital, Union Co.</b>   |  | <b>Revenue Recovery Corp</b><br><b>612 Gay St</b><br><b>Knoxville, TN 37902</b>   |            |              |          | <b>Notice Only</b> |
| ACCT #:<br><b>Bruce Telephone</b><br><b>P.O. Box 489</b><br><b>Bruce, MS 38915</b>                                  | <b>C</b>   | DATE INCURRED:<br>CONSIDERATION:<br><b>Non-Purchase Money</b><br>REMARKS:   |            |              |          | <b>\$122.95</b>    |
| ACCT #:<br><b>Car-Mart</b><br><b>2612 Jackson Ave W</b><br><b>Oxford, MS 38655</b>                                  | <b>C</b>   | DATE INCURRED:<br>CONSIDERATION:<br><b>Car</b><br>REMARKS:  |            |              |          | <b>Unknown</b>     |
| <b>Subtotal &gt;</b>  |  |   |            |              |          | <b>\$23,429.27</b> |
| <b>Total &gt;</b>   |  |   |            |              |          |                    |

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

5 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Elvis A Englehardt**  
**Tammy J. Englehardt**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)       | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br><br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE.   | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|---|---|--|------------|--------------|----------|--------------------|
|   |   |  |            |              |          |                    |
| ACCT #:<br><b>Carnaggio Accounting &amp; Tax Services</b><br><b>206 Taylor Ave</b><br><b>Calhoun City, MS 38916</b> | <b>C</b>  | DATE INCURRED:<br>CONSIDERATION:<br><b>loan</b><br>REMARKS:  |            |              |          | <b>\$800.00</b>    |
| ACCT #:<br><b>Core Development</b><br><b>1 CR 3086</b><br><b>Oxford, MS 38655</b>                                   | <b>C</b>  | DATE INCURRED:<br>CONSIDERATION:<br><b>rent</b><br>REMARKS:<br><b>This is for rental housing. Debtor's signed lease based on creditor's incorrect assertions concerning school district.</b> |            |              | <b>X</b> | <b>\$3,500.00</b>  |
| ACCT #:<br><b>Darrick Venderford</b><br><b>55 CR 401</b><br><b>Oxford, MS 38655</b>                                 | <b>C</b>  | DATE INCURRED:<br>CONSIDERATION:<br><b>loan</b><br>REMARKS:<br><b>personal loan</b>  |            |              |          | <b>\$6,276.35</b>  |
| ACCT #:<br><b>Ed's Cars</b><br><b>4863 Friendship Road</b><br><b>Pontotoc, MS 38863</b>                             | <b>C</b>  | DATE INCURRED:<br>CONSIDERATION:<br><b>Auto</b><br>REMARKS:<br><b>2002 Ford Explorer repo'ed by creditor 10-23-13</b>  |            |              |          | <b>Unknown</b>     |
| ACCT #:<br><b>Lafayette Pediatric Clinic</b><br><b>1115 Mimosa Dr.</b><br><b>Oxford, MS 38655</b>                   | <b>C</b>  | DATE INCURRED:<br>CONSIDERATION:<br><b>Medical</b><br>REMARKS:<br><b>Being collected by Garrett &amp; Friday</b>   |            |              |          | <b>\$99.00</b>     |
| <b>Representing:</b><br><b>Lafayette Pediatric Clinic</b>   |   | <b>Garrett &amp; Friday</b><br><b>1205 Office Park Dr., Suite B</b><br><b>Oxford, MS 38655</b>   |            |              |          | <b>Notice Only</b> |

Sheet no. 1 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims**Subtotal >****\$10,675.35****Total >**(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Elvis A Englehardt**  
**Tammy J. Englehardt**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)      | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br><br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE.   | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|--|---|--|------------|--------------|----------|--------------------|
|  |   |  |            |              |          |                    |
| ACCT #: <b>xxx3881</b><br><b>Lebonheur Children's Hospital</b><br><b>P.O. Box 1719</b><br><b>Memphis, TN 38101</b> | <b>C</b>  | DATE INCURRED:<br>CONSIDERATION:<br><b>Medical</b><br>REMARKS:   |            |              |          | <b>\$1,265.00</b>  |
| ACCT #:<br><b>Med 1 02 Radiology Associates of Oxford</b><br><b>2301 S Lamar Blvd</b><br><b>Oxford, MS 38655</b>   | <b>J</b>  | DATE INCURRED:<br>CONSIDERATION:<br><b>medical</b><br>REMARKS:<br><b>It is unknown by debtor whether Med 1</b><br><b>Radiology and Med 1 02 Radiology are</b><br><b>separate companies; as such some debts</b>   |            |              |          | <b>\$1,473.00</b>  |
|  |   | <b>may be double reported.</b><br><b>Account numbers:</b><br><b>7532296, 6316169, 6112419, 7131416,</b><br><b>6112401, 6440780</b>   |            |              |          |                    |
| <b>Representing:</b><br><b>Med 1 02 Radiology Associates of Oxford</b>   |   | <b>Merchants Ad</b><br><b>P O Box 7511</b><br><b>Mobile, AL 36670</b>  |            |              |          | <b>Notice Only</b> |
| ACCT #:<br><b>Med 1 Radiology Associates of Oxford</b><br><b>2301 S Lamar Blvd</b><br><b>Oxford, MS 38655</b>      | <b>J</b>  | DATE INCURRED:<br>CONSIDERATION:<br><b>medical</b><br>REMARKS:<br><b>Debtor has multiple billing account being</b><br><b>collected by TCM of Corith, which has</b><br><b>assigned them the following account</b> |            |              |          | <b>\$3,278.00</b>  |
|  |   | <b>numbers:</b><br><b>D897543N1, D714445N1, D627586N1,</b><br><b>D878119N1, D817300N1, D779981N1,</b><br><b>D639920N1, D850539N1, D627585N1,</b><br><b>D728961N1</b>   |            |              |          |                    |

Sheet no. 2 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims**Subtotal >****\$6,016.00****Total >**(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Elvis A Englehardt**  
**Tammy J. Englehardt**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)  | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br><br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|--|---|--|------------|--------------|----------|--------------------|
| <b>Representing:<br/>Med 1 Radiology Associates of Oxford</b>  |   | <b>Tcm In Corit<br/>513 Waldron St<br/>Corinth, MS 38835</b>   |            |              |          | <b>Notice Only</b> |
| ACCT #: _____<br><b>MSCB<br/>P.O. Box 1567<br/>Paris, TN 38242</b>   | <b>C</b>  | DATE INCURRED: _____<br>CONSIDERATION: <b>Non-Purchase Money</b><br>REMARKS: _____                               |            |              |          | <b>\$8,833.45</b>  |
| ACCT #: <b>xxx7354</b><br><b>National Credit System<br/>Attn: Bankruptcy<br/>PO Box 312125<br/>Atlanta, GA 31131</b>   | <b>J</b>  | DATE INCURRED: <b>01/2010</b><br>CONSIDERATION: <b>Collection Attorney</b><br>REMARKS: <b>Collection</b>         |            |              |          | <b>\$2,861.00</b>  |
| ACCT #: <b>xxxxx3393</b><br><b>North Mississippi Medical Center<br/>P.O. Box 2240<br/>Tupelo, MS 38803-2240</b>  | <b>C</b>  | DATE INCURRED: _____<br>CONSIDERATION: <b>Medical</b><br>REMARKS: _____  |            |              |          | <b>\$986.70</b>    |
| ACCT #: _____<br><b>Northeast Mississippi Power<br/>PO Box 1076<br/>Oxford, MS 38655</b>   | <b>C</b>  | DATE INCURRED: _____<br>CONSIDERATION: <b>Non-Purchase Money</b><br>REMARKS: _____                               |            |              |          | <b>\$835.31</b>    |
| ACCT #: <b>xxxxxxxxxxxx4877</b><br><b>Online Collections<br/>202 W. Fire Tower Rd.<br/>Winterville, NC 27858</b>   | <b>J</b>  | DATE INCURRED: <b>10/2013</b><br>CONSIDERATION: <b>Collection Attorney</b><br>REMARKS: <b>Collection</b>         |            |              |          | <b>\$495.00</b>    |
| <b>Subtotal &gt;</b>   |   |  |            |              |          | <b>\$14,011.46</b> |
| Sheet no. <u>3</u> of <u>5</u> continuation sheets attached to<br>Schedule of Creditors Holding Unsecured Nonpriority Claims<br><br>(Use only on last page of the completed Schedule F.)<br>(Report also on Summary of Schedules and, if applicable, on the<br>Statistical Summary of Certain Liabilities and Related Data.) |   |  |            |              |          | <b>Total &gt;</b>  |

B6F (Official Form 6F) (12/07) - Cont.

In re **Elvis A Englehardt**  
**Tammy J. Englehardt**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY |  | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|---|---|--|--|------------|--------------|----------|--------------------|
| ACCT #:   | C   |  | DATE INCURRED:   |            |              |          | \$156.10           |
| Pontotoc Power<br>PO Box 415<br>Bruce, MS 38915   |   |  | CONSIDERATION:<br>Non-Purchase Money   |            |              |          |                    |
| REMARKS:  |   |  |  |            |              |          |                    |
| ACCT #:   | C   |  | DATE INCURRED:   |            |              |          | \$133.00           |
| Pontotoc Tire<br>91 Maggie Drive<br>Pontotoc, MS 38863  |   |  | CONSIDERATION:<br>Purchase of tire   |            |              |          |                    |
| REMARKS:  |   |  |  |            |              |          |                    |
| ACCT #:   | J   |  | DATE INCURRED: 03/2011   |            |              |          | \$34.00            |
| Professional Finance C<br>5754 W 11th St Ste 100<br>Greeley, CO 80634   |   |  | CONSIDERATION:<br>Collection Attorney  |            |              |          |                    |
| REMARKS:  |   |  | Collection<br>Account Closed   |            |              |          |                    |
| ACCT #:   | C   |  | DATE INCURRED:   |            |              |          | \$185.00           |
| Renasant Bank<br>Collection Dept<br>PO Box 4140<br>Tupelo, MS 38803   |   |  | CONSIDERATION:<br>bank charges   |            |              |          |                    |
| REMARKS:  |   |  |  |            |              |          |                    |
| ACCT #:   | J   |  | DATE INCURRED: 03/2011   |            |              |          | \$447.00           |
| Revenue Recovery Corp<br>612 Gay St<br>Knoxville, TN 37902  |   |  | CONSIDERATION:<br>Collection Attorney  |            |              |          |                    |
| REMARKS:  |   |  | Collection   |            |              |          |                    |
| ACCT #:   | C   |  | DATE INCURRED:   |            |              |          | \$991.00           |
| Tupelo Emergency Group<br>PO Box 2995<br>San Antonio, TX 78299  |   |  | CONSIDERATION:<br>Medical  |            |              |          |                    |
| REMARKS:  |   |  |  |            |              |          |                    |

Sheet no. 4 of 5 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal &gt;

**\$1,946.10**

Total &gt;

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Elvis A Englehardt**  
**Tammy J. Englehardt**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)  | CODEBTOR<br>HUSBAND, WIFE, JOINT,<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND<br>CONSIDERATION FOR<br>CLAIM.<br><br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE.  | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM                        |
|--|---|---|------------|--------------|----------|---|
| ACCT #:<br><b>United Emergency Services</b><br><b>2301 S Lamar Boulevard</b><br><b>Oxford, MS 38655</b>  | <b>J</b>  | DATE INCURRED:<br>CONSIDERATION:<br><b>Medical</b><br>REMARKS:<br><b>This debt being collected by American</b><br><b>Collections, Account Numbers:</b><br><b>10101231424, 10101231425, 10102072354,</b> |            |              |          | <b>\$3,881.00</b>                         |
|  |   | <b>1011170428, 10092723627, 10101521665,</b><br><b>10111290653, also by Patient Account</b><br><b>Services</b>  |            |              |          |   |
| <b>Representing:</b><br><b>United Emergency Services</b>   |   | <b>American Collections E</b><br><b>205 S Whiting St Ste 500</b><br><b>Alexandria, VA 22304</b>   |            |              |          | <b>Notice Only</b>                        |
| <b>Representing:</b><br><b>United Emergency Services</b>   |   | <b>North Amercn</b><br><b>2810 Walker Rd</b><br><b>Chattanooga, TN 37421</b>  |            |              |          | <b>Notice Only</b>                        |
| <b>Representing:</b><br><b>United Emergency Services</b>   |   | <b>Patient Account Servic</b><br><b>P O Box 15670</b><br><b>Brooksville, FL 34604</b>   |            |              |          | <b>Notice Only</b>                        |
|  |   |   |            |              |          |   |
| Sheet no. <b>5</b> of <b>5</b> continuation sheets attached to<br>Schedule of Creditors Holding Unsecured Nonpriority Claims   |   |   |            |              |          | <b>Subtotal &gt;</b><br><b>\$3,881.00</b> |
| (Use only on last page of the completed Schedule F.)<br>(Report also on Summary of Schedules and, if applicable, on the<br>Statistical Summary of Certain Liabilities and Related Data.) |   |   |            |              |          | <b>Total &gt;</b><br><b>\$59,959.18</b>   |



B6G (Official Form 6G) (12/07)

In re Elvis A Englehardt

Tammy J. Englehardt

Case No. \_\_\_\_\_

(if known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE,<br>OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S<br>INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL<br>PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT<br>CONTRACT. |
|---|---|
|   |   |

B6H (Official Form 6H) (12/07)

In re Elvis A Englehardt

Tammy J. Englehardt

Case No. \_\_\_\_\_

(if known)

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor

in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or

territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-

year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
OXFORD DIVISION**

In re **Elvis A Englehardt  
Tammy J. Englehardt**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS      | LIABILITIES  | OTHER  |
|---|----------------------|------------------|-------------|--|--------|
| A - Real Property   | Yes                  | 1                | \$18,500.00 | <div><div>\$32,519.00</div><div>\$0.00</div><div>\$59,959.18</div></div> |        |
| B - Personal Property   | Yes                  | 5                | \$24,275.00 |  |        |
| C - Property Claimed<br>as Exempt   | Yes                  | 2                |             |  |        |
| D - Creditors Holding<br>Secured Claims   | Yes                  | 2                |             |  |        |
| E - Creditors Holding Unsecured<br>Priority Claims<br>(Total of Claims on Schedule E) | Yes                  | 1                |             |  |        |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                                 | Yes                  | 6                |             |  |        |
| G - Executory Contracts and<br>Unexpired Leases                                       | Yes                  | 1                |             |  |        |
| H - Codebtors   | Yes                  | 1                |             |  |        |
| I - Current Income of<br>Individual Debtor(s)   | No                   | 2                |             |  | \$0.00 |
| J - Current Expenditures of<br>Individual Debtor(s)                                   | No                   | 0                |             |  | \$0.00 |
| TOTAL   |                      | 21               | \$42,775.00 | \$92,478.18  |        |

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
OXFORD DIVISION**

In re **Elvis A Englehardt  
Tammy J. Englehardt**

Case No.

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability   | Amount        |
|---|---------------|
| Domestic Support Obligations (from Schedule E)  | <b>\$0.00</b> |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | <b>\$0.00</b> |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | <b>\$0.00</b> |
| Student Loan Obligations (from Schedule F)  | <b>\$0.00</b> |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | <b>\$0.00</b> |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | <b>\$0.00</b> |
| <b>TOTAL</b>  | <b>\$0.00</b> |

**State the following:**

|  |                   |
|--|-------------------|
| Average Income (from Schedule I, Line 12)  | <b>\$0.00</b>     |
| Average Expenses (from Schedule J, Line 22)  |                   |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | <b>\$3,396.69</b> |

**State the following:**

|  |               |                    |
|--|---------------|--------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |               | <b>\$10,517.00</b> |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.            | <b>\$0.00</b> |                    |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |               | <b>\$0.00</b>      |
| 4. Total from Schedule F   |               | <b>\$59,959.18</b> |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |               | <b>\$70,476.18</b> |

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Elvis A Englehardt**  
**Tammy J. Englehardt**

Case No. \_\_\_\_\_  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 4/30/2014

Signature /s/ Elvis A Englehardt  
**Elvis A Englehardt**

Date 4/30/2014

Signature /s/ Tammy J. Englehardt  
**Tammy J. Englehardt**

[If joint case, both spouses must sign.]

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
OXFORD DIVISION

IN RE: Elvis A Englehardt  
Tammy J. Englehardt

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

|  |   |
|--|---|
| Property No. 1   |   |
| <b>Creditor's Name:</b><br>Colonial Auto Finance/<br>802 Se Plaza Ave Ste 114<br>Bentonville, AR 72712<br>xxxxxxxx0377   | <b>Describe Property Securing Debt:</b><br>Auto |
| Property will be (check one):<br><input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained<br>If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):<br><br>Property is (check one):<br><input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt |   |

|   |   |
|---|---|
| Property No. 2  |   |
| <b>Creditor's Name:</b><br>Community Finance<br>P.O. Box 606<br>Bruce, MS 38915<br>xxxxxx-xxxxx-x6522   | <b>Describe Property Securing Debt:</b><br>truck, four-wheeler, gun |
| Property will be (check one):<br><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained<br>If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input checked="" type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):<br><br>Property is (check one):<br><input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt |   |

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
OXFORD DIVISION

IN RE: Elvis A Englehardt  
Tammy J. Englehardt

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 1

|  |  |
|--|--|
| Property No. 3   |  |
| <b>Creditor's Name:</b><br>Community Finance<br>P.O. Box 606<br>Bruce, MS 38915  | <b>Describe Property Securing Debt:</b><br>destroyed |
| Property will be (check one):<br><input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained<br>If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):<br><br>Property is (check one):<br><input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt |  |

|  |  |
|--|--|
| Property No. 4   |  |
| <b>Creditor's Name:</b><br>Jim Aron<br>P.O. Box 182<br>Bruce, MS 38915   | <b>Describe Property Securing Debt:</b><br>Homestead 26 CR 124, Bruce MS |
| Property will be (check one):<br><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained<br>If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input type="checkbox"/> Reaffirm the debt<br><input checked="" type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):<br><br>Property is (check one):<br><input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt |  |

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
OXFORD DIVISION

IN RE: Elvis A Englehardt  
Tammy J. Englehardt

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 2

|   |   |
|---|---|
| Property No. 5  |   |
| <b>Creditor's Name:</b><br>Santander Consumer Usa<br>Po Box 961245<br>Ft Worth, TX 76161<br>xxxxxxxxxxxx1000  | <b>Describe Property Securing Debt:</b><br>Hyundai auto |
| Property will be (check one):<br><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained<br>If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input checked="" type="checkbox"/> Reaffirm the debt<br><input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):<br><br>Property is (check one):<br><input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt |   |

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

|                               |                                  |  |
|-------------------------------|----------------------------------|--|
| Property No. 1                |                                  |  |
| <b>Lessor's Name:</b><br>None | <b>Describe Leased Property:</b> | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):<br>YES <input type="checkbox"/> NO <input type="checkbox"/> |

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date 4/30/2014

Signature /s/ Elvis A Englehardt  
Elvis A Englehardt

Date 4/30/2014

Signature /s/ Tammy J. Englehardt  
Tammy J. Englehardt



Document Page 33 of 41  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF MISSISSIPPI**  
**OXFORD DIVISION**

In re **Elvis A Englehardt**  
**Tammy J. Englehardt**

Case No. \_\_\_\_\_  
 Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)**  
**UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

|  |  |                                 |                  |                     |      |                                  |                  |                                    |      |
|--|--|---------------------------------|------------------|---------------------|------|----------------------------------|------------------|------------------------------------|------|
| <b>Elvis A Englehardt</b><br><b>Tammy J. Englehardt</b><br>Printed Name(s) of Debtor(s)<br>Case No. (if known) _____ | <table border="0" style="width: 100%;"> <tr> <td style="width: 60%;"><b>X /s/ Elvis A Englehardt</b></td> <td style="width: 40%; text-align: right;"><b>4/30/2014</b></td> </tr> <tr> <td>Signature of Debtor</td> <td style="text-align: right;">Date</td> </tr> <tr> <td><b>X /s/ Tammy J. Englehardt</b></td> <td style="text-align: right;"><b>4/30/2014</b></td> </tr> <tr> <td>Signature of Joint Debtor (if any)</td> <td style="text-align: right;">Date</td> </tr> </table> | <b>X /s/ Elvis A Englehardt</b> | <b>4/30/2014</b> | Signature of Debtor | Date | <b>X /s/ Tammy J. Englehardt</b> | <b>4/30/2014</b> | Signature of Joint Debtor (if any) | Date |
| <b>X /s/ Elvis A Englehardt</b>  | <b>4/30/2014</b>   |                                 |                  |                     |      |                                  |                  |                                    |      |
| Signature of Debtor  | Date   |                                 |                  |                     |      |                                  |                  |                                    |      |
| <b>X /s/ Tammy J. Englehardt</b>   | <b>4/30/2014</b>   |                                 |                  |                     |      |                                  |                  |                                    |      |
| Signature of Joint Debtor (if any)   | Date   |                                 |                  |                     |      |                                  |                  |                                    |      |

**Certificate of Compliance with § 342(b) of the Bankruptcy Code**

I, **Frank M. Hurdle**, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

**/s/ Frank M. Hurdle**

Frank M. Hurdle, Attorney for Debtor(s)  
 Bar No.: 9709  
 The Law Office of Frank M Hurdle  
 P.O. Box 2777  
 Oxford, MS 38655  
 Phone: (662) 236-7800  
 Fax: (606) 934-0401  
 E-Mail: frankhurdle@hurdlelaw.com

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**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

##### **Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income**  
**(\$235 filing fee, \$46 administrative fee: Total fee \$281)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
OXFORD DIVISION**

IN RE: **Elvis A Englehardt**  
**Tammy J. Englehardt**

CASE NO

CHAPTER 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|  |                   |
|--|-------------------|
| For legal services, I have agreed to accept:           | <b>\$1,100.00</b> |
| Prior to the filing of this statement I have received: | <b>\$1,100.00</b> |
| Balance Due:   | <b>\$0.00</b>     |

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☒ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

**May affiliate attorney for issues with possible adversary or other matters**

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**Fee does not include possible representation in adversary proceeding, which shall be on contingency basis.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**4/30/2014**

*Date*

**/s/ Frank M. Hurdle**

*Frank M. Hurdle*  
The Law Office of Frank M Hurdle  
P.O. Box 2777  
Oxford, MS 38655  
Phone: (662) 236-7800 / Fax: (606) 934-0401

Bar No. 9709

**/s/ Elvis A Englehardt**  
**Elvis A Englehardt**

**/s/ Tammy J. Englehardt**  
**Tammy J. Englehardt**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI  
OXFORD DIVISION**

IN RE: **Elvis A Englehardt**  
**Tammy J. Englehardt**

CASE NO

CHAPTER **7**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 4/30/2014

Signature **/s/ Elvis A Englehardt**  
**Elvis A Englehardt**

Date 4/30/2014

Signature **/s/ Tammy J. Englehardt**  
**Tammy J. Englehardt**

21st Mtg  
Attn: Legal  
P.O. Box 477  
Knoxville, TN 37901

American Collections E  
205 S Whiting St Ste 500  
Alexandria, VA 22304

ATT/Eoxcca  
P.O. Box 981008  
Boston, MA 02298

Baptist Memorial Hospital, Union Co.  
200 Mississippi 30  
New Albany, MS 38652

Bruce Telephone  
P.O. Box 489  
Bruce, MS 38915

Car-Mart  
2612 Jackson Ave W  
Oxford, MS 38655

Carnaggio Accounting & Tax Services  
206 Taylor Ave  
Calhoun City, MS 38916

Colonial Auto Finance/  
802 Se Plaza Ave Ste 114  
Bentonville, AR 72712

Community Finance  
P.O. Box 606  
Bruce, MS 38915

Core Development  
1 CR 3086  
Oxford, MS 38655

Darrick Venderford  
55 CR 401  
Oxford, MS 38655

Ed's Cars  
4863 Friendship Road  
Pontotoc, MS 38863

Garrett & Friday  
1205 Office Park Dr., Suite B  
Oxford, MS 38655

Jim Aron  
P.O. Box 182  
Bruce, MS 38915

Lafayette Pediatric Clinic  
1115 Mimosa Dr.  
Oxford, MS 38655

Lebonheur Children's Hospital  
P.O. Box 1719  
Memphis, TN 38101

Med 1 02 Radiology Associates of Oxford  
2301 S Lamar Blvd  
Oxford, MS 38655

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2301 S Lamar Blvd  
Oxford, MS 38655

Merchants Ad  
P O Box 7511  
Mobile, AL 36670

MSCB  
P.O. Box 1567  
Paris, TN 38242

National Credit System  
Attn: Bankruptcy  
PO Box 312125  
Atlanta, GA 31131

North Amercn  
2810 Walker Rd  
Chattanooga, TN 37421

North Mississippi Medical Center  
P.O. Box 2240  
Tupelo, MS 38803-2240

Northeast Mississippi Power  
PO Box 1076  
Oxford, MS 38655

Online Collections  
202 W. Fire Tower Rd.  
Winterville, NC 27858

Patient Account Servic  
P O Box 15670  
Brooksville, FL 34604

Pontotoc Power  
PO Box 415  
Bruce, MS 38915



Pontotoc Tire  
91 Maggie Drive  
Pontotoc, MS 38863

Professional Finance C  
5754 W 11th St Ste 100  
Greeley, CO 80634

Renasant Bank  
Collection Dept  
PO Box 4140  
Tupelo, MS 38803

Revenue Recovery Corp  
612 Gay St  
Knoxville, TN 37902

Santander Consumer Usa  
Po Box 961245  
Ft Worth, TX 76161

Tcm In Corit  
513 Waldron St  
Corinth, MS 38835

Tupelo Emergency Group  
PO Box 2995  
San Antonio, TX 78299

United Emergency Services  
2301 S Lamar Boulevard  
Oxford, MS 38655